# EXHIBIT A

# MIG Capital Management Inc.

PO Box 263484 Tampa, FL 33685-3484

Toll: (866) 479-3664 Fax: (813) 884-7744

February 27, 2012

JONAS, STEPHEN 6455 S 20TH ST APT 9S OAK CREEK, WI 53154

ORIGINAL CREDITOR ..... EZ MONEY\_INSTALLMENT LOAN

ORIGINAL CREDITOR ACCOUNT# ....... 893

CLIENT PORTFOLIO AMERICA ASSET MANAGEMENT, LLC

Dear Stephen Jonas,

We have received your EZ MONEY\_INSTALLMENT LOAN account for collection of the balance in full.

-Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account, we would like to discuss this matter with you and make necessary arrangements to get the balance resolved.

CALL NOW! To resolve your account, please contact us TOLL FREE at (866) 479-3664 and any of our account managers will be able to assist you.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of such judgment or verification. If you request from this office in writing, within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This communication from a debt collector is an attempt to collect a debt, and any information obtained will be used for that purpose.

Thank You.

IRIS LOCKLEAR
Account Representative

5811 \* Memorial Hwy \* Suite 208 \* Tampa \* FL \* 33615

# EXHIBIT B

COPy

March 16, 2012

Stephen R. Jonas 6455 S. 20th Street Apt. 9

MIG Capital Management Inc. PO Box 263484 Tampa, FL 33685-3484

Re: File # 1771081

Oak Creek, WI 53154

To whom it may concern:

This letter is being sent to you in response to a notice sent to me on February 27, 2012. Be advised that this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

- What the money you say I owe is for.
- Explain and show me how you calculated what you say I owe.
- Provide me with copies of any papers that show I agreed to pay what you say I owe.
- Prove the Statute of Limitations has not expired on this account.
- Provide me with your license numbers and Registered Agent.
- That you are able to legally collect a debt in my state of residence.

At this time I will also inform you that if your offices have reported invalidated information to any of the 3 major Credit Bureau's (Equifax, Experian or TransUnion) this action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- Violation of the Fair Credit Reporting Act
- Violation of the Fair Debt Collection Practices Act

#### Defamation of Character

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days investigating this information and during such time all collection activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes listing any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

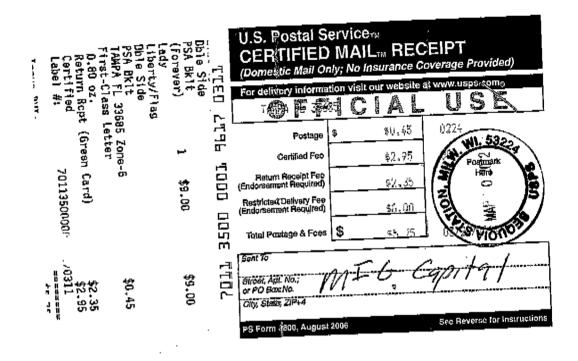
I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter by USPS.

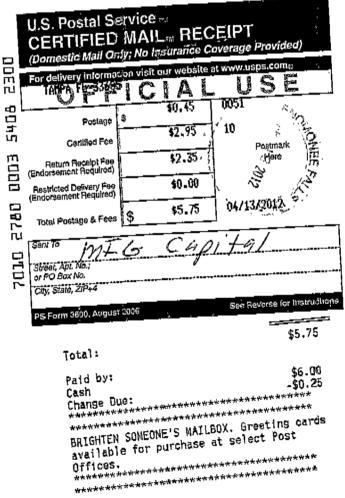
It would be advisable that you assure that your records are in order before I am forced to take legal action. This is an attempt to correct your records; any information obtained shall be used for that purpose.

Regards,

Stephen Jonas

### **EXHIBIT C**





### **EXHIBIT D**

--- On Mon, 3/19/12, MIG Capital <cm@migcapital.com> wrote:

From: MIG Capital <cm@migcapital.com>

Subject: EZ MÔNEY

To: STEPHEN.JONAS@SBCGLOBAL.NET Date: Monday, March 19, 2012, 7:43 AM

### **EXHIBIT E**

# MIG Capital Management Inc.

PO Box 263484 Tampa, FL 33685-3484

Toll: (866) 479-3664 Fax: (813) 884-7744

March 19, 2012

JONAS, STEPHEN 6455 S 20TH ST APT 9S OAK CREEK, WI 53154



Dear Stephen Jonas,

Our Client has authorized us to accept less than the full balance to settle your account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account, we would like to discuss this matter with you and make necessary arrangements to get the balance resolved.

If we receive payment by March 26, 2012 in the amount of \$1291.20, We will consider the account balance settled in full. We also agree that by paying this amount, you will no longer be subject to further collections and this account or alledged remaining balance will not be transferred or sold to any other agency or successor. Upon receipt and verification of payment, you will be provided a receipt indicating a zero balance on this account.!

CALL NOW! To take advantage of this opportunity, please contact us TOLL FREE at (866) 479-3664 and any of our account managers will be able to assist you.

MAIL or Other Payment Methods! You may prefer to resolve your account using alternative payment methods, please contact our office and our account representatives will explain the options that are currently available to you (Money gram, Money Order ect.).

This communication from a debt collector is an attempt to collect a debt, and any information obtained will be used for that purpose.

Thank You.

IRIS LOCKLEAR
Account Representative

5811 \* Memorial Hwy \* Suite 208 \* Tampa \* FL \* 33615

CS/10035

# EXHIBIT F



5811 Memorial Hwy, Suite 208, Tampa, FL 33615 Phone: 866-479-3664 Fax: 813-884-7744

MARCH 29, 2012

To Jonas, Stephen R

This letter is in response to the request for validation of debt. We have received your request and have taken the necessary actions toward gathering this information by notifying our client of your request. However, the information that is needed may take anywhere from 45 to 90 days to retrieve from our client as everything must be verified and checked. During this period there will be no attempt by our office to contact you until the validation process is complete. Please feel free to contact us with any questions that you may have.

Best Regards,

MIG Capital Management

# EXHIBIT G



RE: EZ MONEY

From: "MIG Capital" <cm@migcapital.com>
To: "Steve" <stephen.jonas@sbcglobal.net>

Friday, March 30, 2012 9:32 AM

Steve,

I still have that available for you.

Thanks